

State of Washington  
Office of the Insurance Commissioner  
2000 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	WA	\$1,035	19.15%	\$993	\$222	22.36%
2	State Farm Mut Auto Ins Co	25178	IL	\$439	8.12%	\$453	\$134	29.52%
3	American States Ins Co	19704	IN	\$360	6.67%	\$336	\$74	22.10%
4	Truck Ins Exch	21709	CA	\$299	5.53%	\$290	\$155	53.52%
5	Farmers Ins Exch	21652	CA	\$288	5.33%	\$268	\$178	66.23%
6	Grange Ins Assn	22101	WA	\$285	5.27%	\$302	\$268	88.74%
7	Unigard Ins Co	25747	WA	\$258	4.77%	\$267	\$177	66.40%
8	American Economy Ins Co	19690	IN	\$142	2.62%	\$150	\$134	89.72%
9	Allstate Ind Co	19240	IL	\$137	2.54%	\$136	\$96	70.36%
10	Progressive Northern Ins Co	38628	WI	\$135	2.50%	\$139	\$74	53.11%
11	Mid-Century Ins Co	21687	CA	\$126	2.32%	\$126	\$106	84.53%
12	North Pacific Ins Co	23892	OR	\$112	2.08%	\$124	\$65	52.57%
13	Zurich American Ins Co	16535	NY	\$106	1.96%	\$72	(\$76)	(106.01)%
14	Allstate Ins Co	19232	IL	\$83	1.53%	\$77	\$76	98.63%
15	Great West Cas Co	11371	NE	\$63	1.17%	\$77	\$42	54.85%
16	Assurance Co Of Amer	19305	NY	\$60	1.12%	\$51	\$18	35.00%
17	Valley Ins Co	14133	CA	\$59	1.08%	\$27	\$7	25.31%
18	National Cas Co	11991	WI	\$54	0.99%	\$56	\$43	76.80%
19	Transportation Ins Co	20494	IL	\$53	0.99%	\$53	\$12	22.67%
20	Travelers Ind Co Of IL	25674	IL	\$51	0.95%	\$51	\$26	49.97%
21	Employers Fire Ins Co	20648	MA	\$46	0.85%	\$42	\$16	39.33%
22	American Employers Ins Co	20613	MA	\$45	0.83%	\$50	\$1	1.34%
23	Northland Ins Co	24015	MN	\$44	0.81%	\$42	\$46	110.36%
24	Cascade Natl Ins Co	10175	WA	\$43	0.79%	\$40	\$6	14.00%
25	Gulf Ins Co	22217	MO	\$38	0.70%	\$44	\$14	30.92%
26	Nationwide Mut Ins Co	23787	OH	\$34	0.63%	\$27	(\$588)	(2165.05)%
27	American Ins Co	21857	NE	\$34	0.62%	\$64	(\$25)	(39.42)%
28	Federated Mut Ins Co	13935	MN	\$33	0.61%	\$22	\$3	11.80%
29	Continental Western Ins Co	10804	IA	\$30	0.56%	\$28	\$10	33.61%
30	Financial Ind Co	19852	CA	\$28	0.52%	\$28	(\$4)	(14.94)%
31	Cornhusker Cas Co	20044	NE	\$28	0.52%	\$29	\$4	14.86%
32	Western Natl Assur Co	24465	WA	\$28	0.52%	\$26	\$1	3.48%
33	Progressive Northwestern Ins Co	42919	WA	\$28	0.51%	\$9	\$11	117.99%
34	American & Foreign Ins Co	24589	DE	\$24	0.44%	\$23	\$20	86.68%
35	National Surety Corp	21881	IL	\$24	0.44%	\$36	\$3	9.24%
36	Diamond State Ins Co	42048	IN	\$22	0.41%	\$20	\$35	173.59%
37	Guaranty Natl Ins Co	11401	CO	\$22	0.40%	\$19	\$14	72.74%
38	Continental Cas Co	20443	IL	\$22	0.40%	\$23	\$31	133.42%
39	National American Ins Co Of CA	23671	CA	\$22	0.40%	\$17	\$17	98.86%
40	Travelers Ind Co	25658	CT	\$19	0.36%	\$19	(\$65)	(343.99)%
	All 180 Other Companies			\$647	11.98%	\$644	(\$282)	(43.78)%
	Totals (Loss Ratio is average)			\$5,405	100.00%	\$5,302	\$1,099	20.72%

(1)Excluding all Loss Adjustment Expenses (LAE)